

1 Introduction

1.1 COMMUNITY CONTEXT

Known for its wooded hills, views of the San Francisco Bay and stretches of open space, Belmont is a quiet residential community in the midst of the culturally and technologically rich Bay Area. Belmont is located in San Mateo County, half-way between San Francisco and San Jose (see Figure 1-1). The city is within easy driving distance of the Pacific coast, three major airports, and major employment centers including San Francisco, Silicon Valley, and the East Bay. Since its incorporation in 1926, Belmont has grown from a small town of less than 1,000 residents to a community of over 26,000 in 2009. Much of the City's population and housing growth occurred during the 1950s and 1960s during the post-war periods. Most of the neighborhoods are found on the hillsides with many open spaces and parks. There are excellent private and public schools with high test scores, and the only university in San Mateo County, Notre Dame De Namur. The small, but busy downtown has easy access to freeway and rail transportation and is a mix of locally-owned shops and other commercial uses.

The community's demographics have not changed appreciably since the 1990s, in contrast with other parts of the Bay Area. As with other communities in San Mateo County, the population is slowly aging and the percentage of Asians and Pacific Islanders is increasing. Belmont remains primarily a residential community. In 2005, there were approximately 6,880 jobs in the City; the ratio of jobs to employed residents was 0.7. Approximately two-thirds of its developed land is occupied by housing, with single-family homes representing 64 percent and multi-family units representing 36 percent of the housing stock. Because much of its residential growth occurred in the 1950s and 1960s, nearly 90 percent of the housing stock is over 30 years old. A wide variety of types of affordable housing exist in Belmont, including senior housing, family housing, student housing, rental housing, and housing for the disabled.

The community is approaching build-out, and has a limited amount of land available for future residential development. Some vacant residential lots exist in the hillside neighborhoods. There are also substantial opportunities for revitalization and redevelopment of sites in the small Central Business District and along the major commercial arterial, El Camino Real. The City is working hard to facilitate mixed-use projects that will add to the vitality of the Central Business District; those projects will incorporate some affordable housing units.

Similar to other Bay Area communities, Belmont's housing market has shifted significantly over the past seven years. Median housing prices increased to over \$900,000 for a single-family home in 2008. The median housing price in Belmont in 2008 was higher than the County average, but lower than many of its neighboring communities of similar size such as San Carlos and Burlingame. The current economic downturn has also impacted Belmont, causing the median housing prices to drop to approximately \$775,000 in May 2009, according to Trulia.com, a real estate resource website. In Belmont, high housing prices are attributed to the City's proximity to major employers (such as Oracle), limited vacant land, the high quality of life, and very low vacancy rates. As of 2008, market rent for one-bedroom apartments ranges from \$1,100 to \$1,400. These rents are generally lower than surrounding communities (data provided from RealFacts, 2008 is not available for all cities in San Mateo County).

Figure 1-1: Regional Location



During the 2001 to 2006 housing element planning period, 402 new units were constructed in Belmont, surpassing the Regional Housing Needs Assessment of 317 units. Of the new units, 200 student housing units were built at Notre Dame de Namur campus, meeting the needs of very low and low income student households. In addition, a 24-unit apartment complex for persons with mental disabilities was constructed by the Mental Health Association of San Mateo County with financial assistance from the Belmont Redevelopment Agency. The remaining units were comprised of 14 single-family homes, 84 townhomes, 78 additional multi-family units, and 3 second units.

During the 2007 to 2014 planning period, Belmont is faced with various important housing issues: 1) providing housing affordable to all segments of the population; 2) preserving and improving the quality of the housing stock; 3) providing adequate residential sites to accommodate the City's future housing needs; and, 4) achieving a balance between employment and housing opportunities. This Housing Element provides a series of goals, policies, and practical programs to address these housing issues in a manner consistent with goals, policies, and intent of City's vision.

1.2 PURPOSE AND SCOPE OF THE HOUSING ELEMENT

The California State Legislature has identified the attainment of a decent home and suitable living environment for every citizen as the State's major housing goal. Recognizing the important role of local planning programs in the pursuit of this goal, the Legislature has mandated that all cities and counties prepare a housing element as part of their comprehensive general plan. The State requires an update of a jurisdiction's Housing Element every five years. The Belmont Housing Element was last comprehensively updated, certified, and adopted in 2002. For this planning period, the Office of Housing and Community Development (HCD) granted an extension, thus, this Housing Element spans seven and a half years—from January 1, 2007 to June 30, 2014.

The Housing Element presents a comprehensive set of housing policies and actions for the years 2007–2014. It builds on an assessment of Belmont's housing needs (including the regional housing needs allocation distributed by the State through the Association of Bay Area Governments) and an evaluation of existing housing programs, available land, and constraints on housing production.

Section 65583 of the Government Code sets forth the specific components to be contained in a community's housing element. This Housing Element is organized to address all of the required topics. Specifically, the Element describes:

- population and employment trends (Chapter 2),
- households characteristics and housing stock characteristics (Chapter 2),
- special housing needs (Chapter 2),
- existing assisted housing and potential risk of conversion to market rates (Chapter 2),
- governmental and non-governmental constraints (Chapter 3),
- a detailed site inventory addressing availability and suitability for affordable housing development (Chapter 4),
- opportunities for energy conservation (Chapter 4),

- a review the accomplishments over the last Housing Element cycle (Chapter 5),
- a new five-year housing program with goals, programs, and implementation actions (Chapter 5) (Government Code Section 65583), and
- quantified objectives that estimate the maximum number of units, by income level, to be constructed, rehabilitated or conserved over the planning period of the element (Chapter 5).

1.3 RELATIONSHIP TO THE GENERAL PLAN

The Housing Element is one of the required elements of the Belmont General Plan that the City adopted in 1982. The City's General Plan is comprised of the seven State-mandated elements: Land Use-Open Space; Housing; Circulation; Conservation; Noise; and Safety. The Housing Element builds upon the other General Plan Elements and is consistent with the policies set forth in those elements while meeting the requirements of State law. The City will ensure consistency between the Housing Element and General Plan elements so that policies introduced in one element are consistent with other elements. The City plans to update the General Plan between 2009 and 2012 and will ensure that all elements are consistent with the adopted Housing Element.

1.4 DATA AND INFORMATION SOURCES

The information for this Housing Element Update came from a variety of sources. Sources used include, but are not limited to: U.S. Census (Census 1990 and 2000), California Department of Finance, San Mateo County Office of Housing, California Housing Partnership Corporation, Association of Bay Area Governments (ABAG) Projections (primarily 2007, secondarily others), and City staff. The San Mateo County 21 Elements Process provided the county jurisdictions with a variety of updated data related to housing needs. The data sources include: Claritas, Inc., RealFacts, Dataquick, all private real estate marketing and data information systems; the HUD Comprehensive Affordability Strategy (CHAS) data systems, and other sources.

1.5 COMMUNITY INVOLVEMENT

Another important source of guidance in the development of this Housing Element was the wider Belmont community. Public outreach conducted as part of this Housing Element update included:

STAKEHOLDER INTERVIEWS

Four group interviews were conducted on October 10, 2008. Fourteen representatives from various housing interest groups participated:

- Belmont Green Advisory Committee (GAC)
- Belmont residents
- Belmont Planning Commission
- Center for Independence of the Disabled (CID)
- Eden Housing
- Habitat for Humanity Greater San Francisco

- HEART (Housing Endowment and Regional Trust) of San Mateo County
- HIP Housing
- Mid-Peninsula Water District
- Peninsula Interfaith Action
- Property Owner / Developer
- San Mateo County Association of Realtors (SAMCAR)
- Sustainable San Mateo County (SMCo)

Eight questions were used to frame the broader issues related to housing in Belmont and the responses were summarized in a memorandum and used to guide the development of the housing element.

PUBLIC WORKSHOPS

Opportunities for residents to provide input on housing issues and recommend strategies are critical to the development of appropriate and effective programs to address the housing needs of Belmont. The City conducted community workshops on December 4, 2008 and June 16, 2009 to solicit public input on the Housing Element. The purpose of the meetings was to present the findings from the community needs assessment and obtain comments and direction on potential programs to address the City's housing needs. To ensure public awareness of the Housing Element update process, the City of Belmont distributed notices to more than 60 organizations and 700 individuals for the December workshop. The noticing included all properties within 300 feet of the Villages of Belmont area, as the workshop included discussion of the re-zoning project that is also in process. For the June workshop, more than 60 organizations and 25 interested persons were notified. Both workshops were publicized in the *San Mateo County Times* and noticed at the City Hall and Belmont Library, and on the City's website.

The results of the stakeholder interviews and the first public workshop were compiled for City staff. The key issues raised by participants included creating more housing opportunities near transit and services; the need for a wider variety of housing choices, particularly for seniors, small households, and the disabled; the high cost of housing; development standards and zoning that are difficult to understand and meet; and, the negative perception of affordable housing. Participants suggested that the City focus on promoting the programs that are available for affordable housing and support services and leveraging available resources to facilitate the development of new housing, particularly near the central business district and transit. Public input was used to identify Housing Element priorities and new programs, as well as to tailor existing programs to better serve the community.

PLANNING COMMISSION AND CITY COUNCIL STUDY SESSIONS

The Planning Commission and City Council were presented with a summary of the housing needs, existing constraints, and potential housing sites at public study sessions on April 21 and 28, 2009, respectively. The entire draft Housing Element was presented to the City's governing bodies on June 16 and 23, 2009. The draft document was available to the public as part of the agenda packet on the City's website. Two additional public study sessions with the governing bodies focused on the revised draft and the proposed housing programs were held on July 7 and

14, 2009. These sessions were public and input was solicited from attendees. All public sessions are televised and available for viewing on the City's website.

1.6 ADOPTION

The draft Housing Element was sent to the State Department of Housing and Community Development (HCD) for review on July 30, 2009. At the same time, copies of the draft Housing Element were available for review by the public at City Hall, the public library, and on the City's website. The draft Housing Element was revised to address HCD's comments and the comments received from the public.

Two duly-noticed public hearings were held on June 1, 2010 and June 22, 2010. At these hearings, the Planning Commission, City Council, and public had opportunities to respond to HCD's comments and address any outstanding concerns. The Belmont 2007-2014 Housing Element was adopted by the City Council at a third and final public hearing on July 27, 2010.

The adopted Housing Element was submitted to HCD for final review on August 23, 2010. In response to HCD comments on the adopted Element, the Consultant and City Staff drafted minor amendments to Chapters 3 and 5 to clarify the action proposed in Program 3.6 to address the need for emergency housing. The proposed amendments were made available for public review on December 9, 2010. On January 11, 2011, following a public hearing, the City Council approved the revisions.